



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name [HOME BANCSHARES, INC.](#)

City/State [CONWAY, AR](#)

Bank Holding Company Information

Federal Reserve District: [8](#)

Consolidated Assets (\$000): [17,627,192](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[HOME BANCSHARES, INC.](#)
[719 HARKRIDER STREET](#)
[CONWAY, AR 72032](#)

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Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	17,105,125	15,726,341	16,135,061	15,028,968	14,564,691
Net income (\$000)	170,672	63,334	214,448	289,539	300,403
Number of BHCs in peer group	131	127	128	125	118

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.56	2.65	93	3.79	2.84	90	3.73	2.77	92	3.83	3.01	85	3.93	3.08	88
+ Non-interest income	0.67	1.11	31	0.56	1.14	22	0.62	1.21	24	0.60	1.32	17	0.65	1.31	19
- Overhead expense	1.70	2.24	18	2.01	2.63	21	1.88	2.57	18	1.83	2.69	14	1.80	2.71	9
- Provision for credit losses	-0.06	-0.15	64	1.25	0.85	78	0.70	0.51	80	0.01	0.15	12	0.03	0.14	17
+ Securities gains (losses)	0	0.01	61	0	0.03	21	0	0.02	16	0	0.01	27	0	0	50
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0	0	42	0	0	45
= Pretax net operating income (tax equivalent)	2.67	1.79	90	1.03	0.64	67	1.76	1.04	89	2.60	1.56	96	2.75	1.57	97
Net operating income	2	1.36	88	0.81	0.48	67	1.33	0.81	88	1.93	1.19	96	2.06	1.24	96
Net income	2	1.35	88	0.81	0.50	66	1.33	0.82	87	1.93	1.19	96	2.06	1.24	96
Net income (Subchapter S adjusted)		2.16		0.93			1.18			1.17			1.42		
Percent of Average Earning Assets															
Interest income (tax equivalent)	4.30	3.14	93	5.04	3.78	92	4.81	3.55	93	5.52	4.41	92	5.43	4.24	92
Interest expense	0.36	0.27	71	0.79	0.66	71	0.65	0.52	71	1.17	1.08	65	0.97	0.86	67
Net interest income (tax equivalent)	3.94	2.85	93	4.25	3.10	92	4.16	3.01	93	4.35	3.33	87	4.46	3.38	89
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.09	0.13	47	0.10	0.28	28	0.11	0.27	33	0.07	0.21	32	0.05	0.22	23
Earnings coverage of net loan and lease losses (X)	44.73	4.52	80	31.91	21.56	78	31.34	22.91	75	48.40	24.40	83	68.97	21.75	89
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.38	1.39	90	2.01	1.51	82	2.21	1.58	82	0.95	0.83	64	0.99	0.90	63
Allowance for loan and lease losses / Total loans and leases	2.36	1.37	90	1.99	1.48	82	2.19	1.55	83	0.94	0.81	62	0.98	0.89	65
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.56	0.63	50	0.49	0.66	36	0.61	0.71	47	0.52	0.57	47	0.54	0.61	47
30–89 days past due loans and leases / Total loans and leases	0.12	0.27	28	0.19	0.36	32	0.24	0.39	36	0.14	0.43	15	0.23	0.44	24
Liquidity and Funding															
Net noncore funding dependence	-11.46	-1.82	21	8.41	6.94	57	3.77	3.20	56	14.45	14.45	53	18.70	16.62	63
Net short-term noncore funding dependence	-15.22	-8.21	21	3.65	-2.29	65	-0.08	-4.76	68	8.74	3.38	62	13.29	4.66	76
Net loans and leases / Total assets	56.50	59.81	37	69.35	63.21	60	66.93	61.58	62	71.63	63.77	68	71.64	63.98	67
Capitalization															
Tier 1 leverage ratio	10.86	9.11	87	10.26	9.03	81	10.52	9.13	86	11.27	9.76	81	10.36	9.71	71
Holding company equity capital / Total assets	15.30	10.88	93	14.75	11.06	92	15.89	11.16	95	16.71	12.43	89	15.36	12.22	83
Total equity capital (including minority interest) / Total assets	15.30	11.01	93	14.75	11.18	92	15.89	11.29	95	16.71	12.57	89	15.36	12.27	83
Common equity tier 1 capital / Total risk-weighted assets	14.98	12.69	83	12.03	12.01	55	12.94	12.38	65	12.44	12.17	60	11.34	12.12	42
Net loans and leases / Equity capital (X)	3.69	5.51	13	4.70	5.78	25	4.21	5.58	20	4.29	5.21	27	4.67	5.29	34
Cash dividends / Net income	27.09	25.30	54	68.02	60.26	65	40.88	42.30	49	29.57	33.12	44	26.59	27.31	39
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66		-0.65			-12.02				17.36	
Growth Rates															
Assets	4.33	9.29	37	10.52	17.07	28	9.09	16.68	27	-1.77	9.26	9	5.90	7	59
Equity capital	8.19	9.31	57	2.92	6.16	42	3.75	6.99	34	6.88	10.49	46	6.61	7.89	60
Net loans and leases	-15.01	0.79	3	7.04	13.26	35	1.93	9.07	24	-1.78	9.10	7	7.26	7.89	57
Noncore funding	-33.21	-23.76	40	-10.12	-2.41	39	-27.27	-12.18	33	-22.93	6.59	9	16.37	10.67	68
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	11.11	11.05	59	11.99	13.39	62	11.48	13.56	59	11.89	13.04	65	12.68	13.37	65
Equity investment in subsidiaries / Equity capital	104.95	103.07	64	109.94	103.11	86	107.44	102.81	77	109.86	103.22	81	112.52	103.10	86
Cash from ops + noncash items + op expense / Op expense + dividends	232.05	130.64	85	116.91	154.33	46	146.91	147.24	61	197.20	190.27	58	188.99	174.91	62

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	292,601	317,144	625,338	658,345	630,596	-7.74	48.28
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	291,439	315,599	622,454	654,309	626,356	-7.66	48.14
Tax-exempt income on loans and leases.....	1,162	1,545	2,884	4,036	4,240	-24.79	95.62
Estimated tax benefit on income on loans and leases.....	415	296	1,002	1,385	1,439	40.22	120.45
Income on loans and leases (tax equivalent).....	293,016	317,440	626,340	659,730	632,035	-7.69	48.35
Investment interest income (tax equivalent).....	26,644	26,383	53,707	58,194	54,075	0.99	48.06
Interest on balances due from depository institutions.....	1,117	1,327	1,849	5,188	4,649	-15.83	437.02
Interest income on other earning assets.....	11,277	8,129	12,553	7,838	5,879	38.73	724.95
Total interest income (tax equivalent).....	332,054	353,279	694,449	730,950	696,638	-6.01	52.96
Interest on time deposits of \$250K or more	2,636	8,666	15,247	15,886	12,257	-69.58	
Interest on time deposits < \$250K.....	2,826	7,027	11,779	21,024	9,133	-59.78	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	8,677	23,621	36,084	77,194	58,199	-63.27	108.63
Interest on other borrowings and trading liabilities.....	4,906	7,318	12,796	23,168	27,322	-32.96	-31.75
Interest on subordinated debt and mandatory convertible securities	8,747	8,749	17,501	17,499	17,444	-0.02	
Total interest expense.....	27,792	55,381	93,407	154,771	124,355	-49.82	89.37
Net interest income (tax equivalent).....	304,262	297,898	601,042	576,179	572,283	2.14	50.32
Non-interest income.....	57,216	44,120	99,969	90,386	95,252	29.68	45.69
Adjusted operating income (tax equivalent)	361,478	342,018	701,011	666,565	667,535	5.69	49.57
Overhead expense.....	145,173	157,764	303,051	274,362	262,679	-7.98	56.67
Provision for credit losses.....	-4,752	98,264	112,264	1,325	4,322		
Securities gains (losses)	218	0	0	-2	0		772.00
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	228,307	81,091	283,718	390,876	401,033	181.54	65.83
Applicable income taxes	53,968	16,323	63,255	96,082	95,117	230.63	6.31
Tax equivalent adjustments	3,667	1,434	6,015	5,255	5,513	155.72	85.76
Applicable income taxes (tax equivalent).....	57,635	17,757	69,270	101,337	100,630	224.58	9.28
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	170,672	63,334	214,448	289,539	300,403	169.48	100.94
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	170,672	63,334	214,448	289,539	300,403	169.48	100.94
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	170,672	63,334	214,448	289,539	300,403	169.48	100.94
Investment securities income (tax equivalent).....	26,644	26,383	53,707	58,194	54,075	0.99	48.06
US Treasury and agency securities (excluding mortgage-backed securities)	1,545	2,892	4,639	9,526	8,513	-46.58	-44.52
Mortgage-backed securities	9,739	13,882	24,411	28,685	25,256	-29.84	35.62
All other securities	15,360	9,609	24,657	19,983	20,306	59.85	91.29
Cash dividends declared.....	46,232	43,077	87,677	85,627	79,867	7.32	102.59
Common	46,232	43,077	87,677	85,627	79,867	7.32	102.59
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.88	2.92	90	4.49	3.46	92	4.30	3.27	93	4.86	4	89	4.78	3.87	90
Less: Interest expense	0.32	0.25	71	0.70	0.61	69	0.58	0.48	68	1.03	0.98	65	0.85	0.79	65
Equals: Net interest income (tax equivalent)	3.56	2.65	93	3.79	2.84	90	3.73	2.77	92	3.83	3.01	85	3.93	3.08	88
Plus: Non-interest income	0.67	1.11	31	0.56	1.14	22	0.62	1.21	24	0.60	1.32	17	0.65	1.31	19
Equals: adjusted operating income (tax equivalent)	4.23	3.82	76	4.35	4.05	67	4.34	4.04	71	4.44	4.41	55	4.58	4.46	60
Less: Overhead expense	1.70	2.24	18	2.01	2.63	21	1.88	2.57	18	1.83	2.69	14	1.80	2.71	9
Less: Provision for credit losses	-0.06	-0.15	64	1.25	0.85	78	0.70	0.51	80	0.01	0.15	12	0.03	0.14	17
Plus: Realized gains (losses) on held-to-maturity securities	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	60	0	0.03	22	0	0.02	17	0	0.01	26	0	0	50
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	2.67	1.79	90	1.03	0.64	67	1.76	1.04	89	2.60	1.56	96	2.75	1.57	97
Less: Applicable income taxes (tax equivalent)	0.67	0.41	90	0.23	0.16	64	0.43	0.23	89	0.67	0.36	92	0.69	0.33	96
Less: Minority interest	0	0	41	0	0	46	0	0	42	0	0	36	0	0	36
Equals: Net operating income	2	1.36	88	0.81	0.48	67	1.33	0.81	88	1.93	1.19	96	2.06	1.24	96
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	2	1.35	88	0.81	0.50	66	1.33	0.82	87	1.93	1.19	96	2.06	1.24	96
Memo: Net income (last four quarters)	1.91	1.25	88	1.36	0.81	89	1.33	0.82	87	1.93	1.19	96	2.06	1.24	96
Net income—BHC and noncontrolling (minority) interest	2	1.37	88	0.81	0.50	66	1.33	0.83	86	1.93	1.20	96	2.06	1.25	96
Margin Analysis															
Average earning assets / Average assets	90.38	93.15	15	89.12	91.74	18	89.55	92.32	16	88.17	91.05	21	88.02	91.48	16
Average interest-bearing funds / Average assets	61.82	62.32	53	66.59	65.48	58	65.05	64.06	58	67.62	65.57	63	68.53	65.56	68
Interest income (tax equivalent) / Average earning assets	4.30	3.14	93	5.04	3.78	92	4.81	3.55	93	5.52	4.41	92	5.43	4.24	92
Interest expense / Average earning assets	0.36	0.27	71	0.79	0.66	71	0.65	0.52	71	1.17	1.08	65	0.97	0.86	67
Net interest income (tax equivalent) / Average earning assets	3.94	2.85	93	4.25	3.10	92	4.16	3.01	93	4.35	3.33	87	4.46	3.38	89
Yield or Cost															
Total loans and leases (tax equivalent)	5.44	4.05	92	5.57	4.44	91	5.44	4.27	90	6.02	5.09	88	5.95	4.95	89
Interest-bearing bank balances	0.11	0.11	58	0.45	0.50	50	0.25	0.27	49	1.39	2.04	18	1.22	1.64	18
Federal funds sold and reverse repos	0	0.26	20	1.61	0.94	80	1.61	0.68	87	2.39	2.44	61	1.14	2.17	12
Trading assets	0	0.42			0.67			0.60			0.99			1.11	
Total earning assets	4.25	3.11	93	5.02	3.74	93	4.76	3.51	93	5.48	4.36	92	5.39	4.20	92
Investment securities (tax equivalent)	2.06	1.80	70	2.55	2.51	55	2.46	2.25	70	2.86	2.76	62	2.79	2.68	64
US Treasury and agency securities (excluding mortgage-backed securities)	0.82	1.28	25	1.65	2.01	35	1.40	1.75	32	2.31	2.32	58	2.07	2.05	57
Mortgage-backed securities	1.42	1.56	38	2.33	2.33	46	2.10	2.05	52	2.45	2.61	26	2.33	2.50	29
All other securities	3.04	2.91	61	3.31	3.48	55	3.31	3.24	61	4.37	4.06	75	4.33	4.20	74
Interest-bearing deposits	0.29	0.24	70	0.85	0.70	66	0.67	0.53	68	1.32	1.10	71	0.99	0.81	74
Time deposits of \$250K or more	0.98	0.76	73	1.57	1.67	38	1.56	1.42	60	1.53	1.96	19	1.66	1.44	66
Time deposits < \$250K	0.91	0.72	72	1.75	1.58	63	1.56	1.36	65	2.29	1.82	78	1	1.29	29
Other domestic deposits	0.20	0.17	68	0.64	0.50	75	0.47	0.36	77	1.15	0.93	73	0.89	0.67	77
Foreign deposits	0	0.12			0.59			0.42			1.19			0.97	
Federal funds purchased and repos	0.37	0.19	87	0.98	0.85	71	0.77	0.62	73	1.70	1.86	44	1.23	1.51	39
Other borrowed funds and trading liabilities	1.89	1.31	73	1.68	1.62	55	1.78	1.50	64	2.02	2.38	28	1.89	2.28	25
All interest-bearing funds	0.53	0.40	71	1.06	0.92	64	0.89	0.74	69	1.52	1.49	61	1.25	1.19	65

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018			
Non-interest Income and Expenses												
Total non-interest income		57,216		44,120		99,969		90,386		95,252		
Fiduciary activities income		966		835		1,633		1,566		1,552		
Service charges on deposit accounts - domestic		10,118		10,927		21,381		25,930		26,851		
Trading revenue.....		0		0		0		0		0		
Investment banking fees and commissions.....		2,122		1,233		2,736		1,863		2,630		
Insurance activities revenue.....		970		1,211		1,848		2,278		2,110		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees		0		0		0		0		0		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		16,486		9,806		31,168		16,630		15,226		
Other non-interest income.....		26,554		20,108		41,203		42,119		46,883		
Total overhead expenses		145,173		157,764		303,051		274,362		262,679		
Personnel expense.....		84,521		79,417		163,950		154,177		143,545		
Net occupancy expense.....		19,355		19,727		39,831		38,135		35,640		
Goodwill impairment losses		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		2,842		3,003		5,844		6,325		6,454		
Other operating expenses.....		38,455		55,617		93,426		75,725		77,040		
Fee income on mutual funds and annuities.....		1,697		986		2,189		1,490		2,104		
Memoranda												
Assets under management in proprietary mutual funds and annuities		0		0		0		0		0		
Number of equivalent employees		2,009		1,951		2,018		1,917		1,815		
Average personnel expense per employee.....		42.07		40.71		81.24		80.43		79.09		
Average assets per employee.....		8,514.25		8,060.66		7,995.57		7,839.84		8,024.62		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income		2.97	2.15	65	2.23	2.20	54	2.19	2.02	59	1.65	2.72
Overhead expenses / Net Interest Income + non-interest income		40.57	59.03	5	46.32	63.28	8	43.60	62.28	6	41.49	61.29
Percent of Average Assets												
Total overhead expense		1.70	2.24	18	2.01	2.63	21	1.88	2.57	18	1.83	2.69
Personnel expense.....		0.99	1.25	21	1.01	1.31	19	1.02	1.30	24	1.03	1.41
Net occupancy expense.....		0.23	0.24	43	0.25	0.26	45	0.25	0.26	46	0.25	0.28
Other operating expenses.....		0.48	0.73	15	0.75	0.99	34	0.62	0.94	20	0.55	0.97
Overhead less non-interest income		1.03	1.10	38	1.45	1.36	61	1.26	1.25	47	1.22	1.32
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense		40.16	58.45	4	46.13	62.83	8	43.23	61.82	6	41.16	60.64
Personnel expense.....		23.38	33.10	9	23.22	32.43	10	23.39	32.36	10	23.13	32.39
Net occupancy expense.....		5.35	6.33	35	5.77	6.65	32	5.68	6.58	33	5.72	6.52
Other operating expenses.....		11.42	18.60	4	17.14	23.06	25	14.16	22.28	8	12.31	21.20
Total non-interest income		15.83	28.18	24	12.90	27.40	15	14.26	28.83	20	13.56	29.23
Fiduciary activities income		0.27	2.24	30	0.24	2.10	31	0.23	2.09	31	0.23	1.97
Service charges on domestic deposit accounts		2.80	3.19	40	3.19	3.35	46	3.05	3.27	45	3.89	3.88
Trading revenue.....		0	0.72	23	0	1.60	29	0	1.28	25	0	1.18
Investment banking fees and commissions.....		0.59	2.52	29	0.36	2.64	23	0.39	2.46	27	0.28	3.54
Insurance activities revenue.....		0.27	0.37	67	0.35	0.39	71	0.26	0.41	68	0.34	0.47
Venture capital revenue.....		0	0.02	44	0	0	48	0	0.01	44	0	0.02
Net servicing fees		0	0.55	15	0	-0.20	40	0	0.01	42	0	0.28
Net securitization income		0	0.01	44	0	0	46	0	0	45	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets		4.56	3.83	67	2.87	2.89	64	4.45	3.92	65	2.49	1.86
Other non-interest income.....		7.35	9.26	43	5.88	9.31	30	5.88	9.65	32	6.32	10.04
Overhead less non-interest income		24.33	29.94	28	33.23	34.19	49	28.97	31.93	39	27.60	31.06
Applicable income taxes / Pretax net operating income (tax equivalent).....		23.64	21.54	72	20.13	18.39	57	22.30	18.63	73	24.58	20.56
Applicable income tax + TE / Pretax net operating income + TE		25.24	23.10	74	21.90	22.75	39	24.42	21.18	77	25.93	23.23

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Real estate loans	7,460,892	8,462,850	8,178,583	8,585,359	8,965,215	-11.84	31.15	
Commercial and industrial loans	1,612,825	2,228,816	1,896,441	1,528,003	1,476,330	-27.64	42.63	
Loans to individuals	824,938	851,344	864,690	511,908	443,105	-3.10	1585.82	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	69,152	80,024	66,870	63,644	48,562	-13.59	-0.74	
Other loans and leases	231,368	332,709	214,137	180,796	138,667	-30.46	176.19	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	10,199,175	11,955,743	11,220,721	10,869,710	11,071,879	-14.69	45.24	
Less: Allowance for loan and lease losses	240,451	238,340	245,473	102,122	108,791	0.89	223.44	
Net loans and leases	9,958,724	11,717,403	10,975,248	10,767,588	10,963,088	-15.01	43.34	
Debt securities that reprice or mature in over 1 year	2,709,135	1,946,363	2,198,109	1,747,988	1,616,101	39.19	119.68	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Subtotal	12,667,859	13,663,766	13,173,357	12,515,576	12,579,189	-7.29	54.68	
Interest-bearing bank balances	2,759,027	1,030,609	1,021,615	321,687	482,915	167.71	5558.15	
Federal funds sold and reverse repos	0	0	0	0	325		-100.00	
Debt securities that reprice or mature within 1 year	342,577	289,642	273,672	333,850	360,537	18.28	27.90	
Trading assets	0	0	0	0	0			
Total earning assets	15,769,463	14,984,017	14,468,644	13,171,113	13,422,966	5.24	85.38	
Non-interest-bearing cash and due from depository institutions	182,226	185,047	242,173	168,914	175,024	-1.52	33.37	
Premises, fixed assets, and leases	278,502	279,498	278,614	280,103	233,261	-0.36	33.94	
Other real estate owned	1,969	6,292	4,420	9,143	13,236	-68.71	-88.92	
Investment in unconsolidated subsidiaries	2,201	2,201	2,201	2,201	2,201	0.00	-0.14	
Intangible and other assets	1,392,831	1,438,351	1,402,752	1,400,573	1,455,750	-3.16	95.90	
Total assets	17,627,192	16,895,406	16,398,804	15,032,047	15,302,438	4.33	83.96	
Quarterly average assets	17,491,359	16,319,206	16,493,066	14,944,368	14,838,979	7.18	82.91	
Average loans and leases (YTD)	10,782,303	11,399,178	11,503,553	10,962,113	10,616,461	-5.41	57.42	
Memoranda								
Loans held-for-sale	89,673	110,910	114,840	110,722	64,227	-19.15	111.98	
Loans not held-for-sale	10,109,502	11,844,833	11,105,881	10,758,988	11,007,652	-14.65	44.84	
Real estate loans secured by 1–4 family	1,316,486	1,730,716	1,536,258	1,819,222	1,975,588	-23.93	4.28	
Commercial real estate loans	6,018,113	6,626,580	6,527,894	6,677,737	6,913,194	-9.18	38.41	
Construction and land development	1,541,483	1,818,152	1,562,297	1,776,689	1,546,035	-15.22	44.26	
Multifamily	332,256	482,635	536,538	488,278	560,475	-31.16	-15.96	
Nonfarm nonresidential	4,144,374	4,325,793	4,429,059	4,412,770	4,806,684	-4.19	43.69	
Real estate loans secured by farmland	126,293	105,554	114,431	88,400	76,433	19.65	60.81	
Total investment securities	3,051,712	2,236,005	2,471,781	2,081,838	1,976,638	36.48	102.17	
U.S. Treasury securities	1,278	1,047	1,039	1,255	980	22.06		
US agency securities (excluding mortgage-backed securities)	421,964	332,297	325,952	395,796	413,179	26.98	33.07	
Municipal securities	974,023	654,667	927,894	439,556	443,510	48.78	159.83	
Mortgage-backed securities	1,571,828	1,215,024	1,177,942	1,213,741	1,086,076	29.37	104.99	
Asset-backed securities	19,279	6,996	6,762	7,918	9,362	175.57	-12.14	
Other debt securities	63,340	25,974	32,192	23,572	23,531	143.86	210.61	
Mutual funds and equity securities	0	0	0	0	0	-100.00		
Available-for-sale securities	3,051,712	2,236,005	2,471,781	2,081,838	1,783,862	36.48	149.78	
U.S. Treasury securities	1,278	1,047	1,039	1,255	980	22.06		
US agency securities (excluding mortgage-backed securities)	421,964	332,297	325,952	395,796	409,923	26.98	36.05	
Municipal securities	974,023	654,667	927,894	439,556	311,285	48.78	346.61	
Mortgage-backed securities	1,571,828	1,215,024	1,177,942	1,213,741	1,028,781	29.37	144.54	
Asset-backed securities	19,279	6,996	6,762	7,918	9,362	175.57	-12.14	
Other debt securities	63,340	25,974	32,192	23,572	23,531	143.86	210.61	
Mutual funds and equity securities	0	0	0	0	0	-100.00		
Held-to-maturity securities appreciation (depreciation)					835			
Available-for-sale securities appreciation (depreciation)	39,423	52,812	59,714	21,989	-19,181	-25.35	119.05	
Structured notes, fair value	6,498	0	0	0	0		15.23	
Pledged securities	1,128,546	1,118,477	1,075,243	865,462	1,322,811	0.90	-11.02	

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	4,076,570	3,413,726	3,266,753	2,367,091	2,401,232	19.42	147.74
NOW, ATS and transaction accounts	5,354,396	5,107,597	5,027,812	4,300,670	3,912,858	4.83	131.80
Time deposits less brokered deposits < \$250K	-28,864	18,062	23,083	282,579	291,960		
MMDA and other savings accounts	3,390,504	2,863,382	3,184,429	2,633,295	2,711,549	18.41	147.59
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	12,792,606	11,402,767	11,502,077	9,583,635	9,317,599	12.19	132.27
Time deposits of \$250K or more	473,055	1,055,848	588,032	1,115,070	921,954	-55.20	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	150,540	162,858	168,931	148,727	143,679	-7.56	35.53
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	0	131,424	0	221,416	925,590	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year	400,000	400,008	400,000	400,023	546,803	0.00	-27.15
Brokered deposits < \$250K	625,680	719,321	635,681	579,678	660,225	-13.02	
Noncore funding	1,649,275	2,469,459	1,792,644	2,464,914	3,198,251	-33.21	-38.86
Trading liabilities	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities	370,707	369,939	370,326	369,557	368,790	0.21	509.45
Other liabilities	118,415	161,095	127,999	102,410	67,912	-26.49	130.04
Total liabilities	14,931,003	14,403,260	13,793,046	12,520,516	12,952,552	3.66	79.52
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	1,645	1,652	1,651	1,664	1,707	-0.42	17.17
Common surplus	1,501,615	1,518,631	1,520,617	1,537,091	1,609,810	-1.12	73.89
Retained earnings	1,163,810	932,856	1,039,370	956,555	752,184	24.76	199.17
Accumulated other comprehensive income	29,119	39,007	44,120	16,221	-13,815	-25.35	166.24
Other equity capital components	0	0	0	0	0	0	
Total holding company equity capital	2,696,189	2,492,146	2,605,758	2,511,531	2,349,886	8.19	113.15
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0	0	
Total equity capital, including minority interest	2,696,189	2,492,146	2,605,758	2,511,531	2,349,886	8.19	113.15
Total liabilities and capital	17,627,192	16,895,406	16,398,804	15,032,047	15,302,438	4.33	83.96
Memoranda							
Non-interest-bearing deposits	4,076,570	3,413,727	3,266,753	2,367,091	2,401,232	19.42	147.74
Interest-bearing deposits	9,814,771	9,764,209	9,459,037	8,911,292	8,498,546	0.52	93.68
Total deposits	13,891,341	13,177,936	12,725,790	11,278,383	10,899,778	5.41	106.93
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,605,758	2,511,531	2,511,531	2,349,886	2,204,291		
Accounting restatements	0	-43,956	-43,956	0	0		
Net income	170,672	63,334	214,448	289,539	300,403		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-19,008	-18,472	-16,488	-72,762	-102,822		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	28,201		
Less: Dividends declared	46,232	43,077	87,677	85,627	79,867		
Change in other comprehensive income	-15,001	22,786	27,900	30,495	-10,394		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	10,074		
Holding company equity capital, ending balance	2,696,189	2,492,146	2,605,758	2,511,531	2,349,886		

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	42.33	36.32	62	50.09	36.22	78	49.87	36.22	78	57.11	37.78	84	58.59	37.19	89
Commercial and industrial loans	9.15	12.25	35	13.19	14.99	39	11.56	13.52	39	10.16	12.02	42	9.65	12.85	40
Loans to individuals	4.68	3.48	71	5.04	3.53	67	5.27	3.40	71	3.41	4.20	60	2.90	4.31	56
Loans to depository institutions and acceptances of other banks	0	0.01	32	0	0.04	28	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0.39	0.21	78	0.47	0.20	81	0.41	0.19	77	0.42	0.24	77	0.32	0.30	72
Other loans and leases.....	1.31	4.22	25	1.97	4.66	27	1.31	4.63	21	1.20	5.01	17	0.91	5	14
Net loans and leases.....	56.50	59.81	37	69.35	63.21	60	66.93	61.58	62	71.63	63.77	68	71.64	63.98	67
Debt securities over 1 year.....	15.37	17.61	43	11.52	14.01	34	13.40	15.55	38	11.63	14.60	31	10.56	14.63	28
Mutual funds and equity securities	0	0.06	14	0	0.05	13	0	0.05	13	0	0.06	13	0	0.06	12
Subtotal	71.87	78.32	18	80.87	78.43	47	80.33	78.16	48	83.26	79.65	42	82.20	79.97	37
Interest-bearing bank balances	15.65	9.11	87	6.10	6.78	46	6.23	7.51	41	2.14	3.06	52	3.16	3.04	62
Federal funds sold and reverse repos	0	0.52	28	0	0.86	26	0	0.82	26	0	1.57	25	0	1.66	52
Debt securities 1 year or less	1.94	1.53	68	1.71	1.83	60	1.67	1.68	60	2.22	1.91	67	2.36	1.96	72
Trading assets	0	0.60	18	0	1.09	16	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets.....	89.46	91.43	27	88.69	90.72	22	88.23	91.05	14	87.62	89.53	27	87.72	89.74	26
Non-interest cash and due from depository institutions.....	1.03	1.01	50	1.10	1.08	53	1.48	1.07	84	1.12	1.14	44	1.14	1.21	42
Other real estate owned.....	0.01	0.02	59	0.04	0.03	73	0.03	0.02	70	0.06	0.03	81	0.09	0.04	85
All other assets.....	9.51	7.50	74	10.22	8.16	78	10.29	7.82	84	11.26	9.27	73	11.14	8.98	72
Memoranda															
Short-term investments	17.60	12.01	78	7.81	10.58	43	7.90	11.17	39	4.36	7.63	49	5.51	7.80	57
U.S. Treasury securities.....	0.01	1.08	34	0.01	0.92	32	0.01	0.84	37	0.01	1.03	31	0.01	1.04	36
US agency securities (excluding mortgage-backed securities)	2.39	0.77	84	1.97	0.48	90	1.99	0.63	86	2.63	0.54	92	2.70	0.69	89
Municipal securities	5.53	1.72	87	3.87	1.45	82	5.66	1.69	87	2.92	1.34	80	2.90	1.62	74
Mortgage-backed securities	8.92	12.97	34	7.19	11.11	30	7.18	11.75	28	8.07	11.44	31	7.10	11.13	23
Asset-backed securities	0.11	0.38	60	0.04	0.27	60	0.04	0.32	57	0.05	0.28	61	0.06	0.33	61
Other debt securities	0.36	0.52	57	0.15	0.39	54	0.20	0.42	52	0.16	0.39	55	0.15	0.41	56
Loans held-for-sale.....	0.51	0.42	72	0.66	0.48	71	0.70	0.52	68	0.74	0.39	76	0.42	0.30	72
Loans held for investment	57.35	59.85	37	70.11	63.46	64	67.72	61.72	65	71.57	63.50	68	71.93	63.93	65
Real estate loans secured by 1–4 family	7.47	11.69	33	10.24	12.29	38	9.37	11.91	39	12.10	13.29	45	12.91	13.46	47
Revolving	0.71	1.45	31	1.32	1.80	46	0.91	1.66	36	1.64	2.07	49	2.19	2.27	53
Closed-end, secured by first liens	6.61	9.84	34	8.70	9.99	44	8.28	9.81	44	10.21	10.69	48	10.46	10.57	50
Closed-end, secured by junior liens	0.15	0.20	51	0.22	0.26	53	0.18	0.22	54	0.25	0.28	59	0.27	0.31	54
Commercial real estate loans	34.14	22.48	82	39.22	21.90	90	39.81	22.22	92	44.42	22.23	92	45.18	21.58	94
Construction and land development	8.74	3.35	93	10.76	3.32	97	9.53	3.40	93	11.82	3.44	98	10.10	3.51	97
Multifamily.....	1.88	3.31	36	2.86	3.07	57	3.27	3.12	62	3.25	3.01	62	3.66	2.72	75
Nonfarm nonresidential	23.51	14.81	81	25.60	14.50	86	27.01	14.72	88	29.36	14.69	92	31.41	14.44	95
Real estate loans secured by farmland.....	0.72	0.34	77	0.62	0.33	76	0.70	0.33	78	0.59	0.36	75	0.50	0.41	70

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	Loan Mix, Percent of Gross Loans and Leases														
Real estate loans	73.15	59.66	73	70.78	55.37	77	72.89	57.15	79	78.98	57.46	85	80.97	56.49	89
Real estate loans secured by 1–4 family.....	12.91	19.82	29	14.48	19.50	31	13.69	19.43	31	16.74	20.75	33	17.84	21.10	33
Revolving	1.22	2.42	36	1.87	2.79	41	1.32	2.64	33	2.27	3.15	42	3.02	3.50	47
Closed-end.....	11.68	17.22	30	12.60	16.49	33	12.37	16.59	31	14.47	17.39	38	14.82	17.39	38
Commercial real estate loans	59.01	36.54	88	55.43	32.96	89	58.18	34.63	91	61.43	33.52	94	62.44	32.14	94
Construction and land development.....	15.11	5.50	96	15.21	4.97	97	13.92	5.26	94	16.35	5.09	98	13.96	5.20	95
1–4 family.....	4.58	1.11	95	3.98	0.93	96	3.97	0.93	95	4.87	0.94	97	4.06	1.02	97
Other.....	10.54	4.33	96	11.23	3.90	96	9.95	4.19	93	11.47	4.02	96	9.90	4.05	93
Multifamily.....	3.26	5.34	36	4.04	4.72	52	4.78	4.96	56	4.49	4.69	53	5.06	4.10	68
Nonfarm nonresidential	40.63	24.14	89	36.18	21.76	87	39.47	22.93	90	40.60	22.15	92	43.41	21.40	95
Owner-occupied.....	11.96	8.14	74	12.02	7.38	79	12.20	7.68	77	12.94	7.72	80	14.67	8.03	85
Other.....	28.67	15.71	93	24.16	14.16	85	27.28	14.95	94	27.66	14.34	92	28.75	13.38	96
Real estate loans secured by farmland.....	1.24	0.59	79	0.88	0.52	75	1.02	0.54	75	0.81	0.55	73	0.69	0.63	69
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.07	28	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	15.81	20.98	34	18.64	23.90	32	16.90	22.17	30	14.06	19.53	33	13.33	20.32	27
Loans to individuals	8.09	6.28	70	7.12	6.11	64	7.71	6.13	68	4.71	7.13	56	4	7.36	53
Credit card loans	0	0.51	22	0	0.64	21	0	0.65	22	0	0.81	43	0	1.02	45
Agricultural loans.....	0.68	0.37	79	0.67	0.31	78	0.60	0.32	76	0.59	0.37	76	0.44	0.46	71
Other loans and leases.....	2.27	8.03	25	2.78	8.93	27	1.91	9.09	20	1.66	9.85	15	1.25	9.66	13
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	377.14	383.17	43	481.83	392.62	66	436.20	381.27	53	512.91	391.26	67	581.22	379.80	81
Real estate loans secured by 1–4 family.....	66.55	124.52	27	98.54	133.24	36	81.94	125.03	32	108.68	138.18	38	128.08	137.84	47
Revolving	6.31	15.53	29	12.74	19.64	42	7.92	17.42	32	14.74	21.26	42	21.69	23.33	53
Closed-end.....	60.24	107.53	29	85.80	112.01	38	74.01	106.14	35	93.94	115.20	41	106.39	112.79	49
Commercial real estate loans	304.21	238.21	64	377.28	237.30	81	348.16	234.65	78	398.94	229.44	87	448.18	219.72	94
Construction and land development.....	77.92	35.52	90	103.52	35.78	95	83.32	35.62	89	106.14	34.95	95	100.23	35.36	98
1–4 family.....	23.60	7.06	92	27.08	6.74	95	23.77	6.34	92	31.64	6.61	96	29.15	7.04	95
Other.....	54.32	28.07	86	76.44	27.86	95	59.55	28.16	90	74.51	27.32	95	71.08	27.26	94
Multifamily.....	16.80	34.78	32	27.48	33.28	48	28.62	32.74	53	29.17	31.04	54	36.34	27.85	74
Nonfarm nonresidential	209.49	157.17	70	246.29	157.33	79	236.22	155.06	76	263.63	152.10	83	311.62	147.22	94
Owner-occupied.....	61.66	52.65	61	81.81	53.29	76	72.99	52.37	71	84.02	53.07	75	105.26	54.89	85
Other.....	147.83	102.08	74	164.47	101.60	77	163.24	100.54	78	179.61	97.41	84	206.35	91.80	94
Real estate loans secured by farmland.....	6.38	3.59	75	6.01	3.50	76	6.10	3.44	75	5.28	3.60	72	4.96	4.02	70
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	81.53	127.07	26	126.90	159.86	33	101.15	139.91	29	91.29	122.02	37	95.71	128.82	39
Loans to individuals	41.70	35.29	67	48.47	38.40	67	46.12	37.47	68	30.58	43.51	56	28.73	42.67	55
Credit card loans	0	2.61	22	0	3.43	21	0	3.30	22	0	4.34	44	0.03	5.31	45
Agricultural loans.....	3.50	2.01	78	4.56	2.03	78	3.57	1.88	77	3.80	2.18	77	3.15	2.72	75
Other loans and leases.....	11.70	46.75	23	18.94	51.14	25	11.42	49.54	21	10.80	52.44	15	8.99	51.79	13
Supplemental															
Non-owner occupied CRE loans / Gross loans	47.05	28.84	90	43.41	26.07	89	45.98	27.32	91	48.50	26.45	94	47.77	24.79	94
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	242.55	187.37	68	295.47	186.18	83	275.18	183.76	82	314.92	178.57	85	342.92	167.93	92
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	304.21	244.59	63	377.28	244.21	81	348.16	240.85	78	398.94	236.10	87	448.18	225.98	94

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	17.60	12.01	78	7.81	10.58	43	7.90	11.17	39	4.36	7.63	49	5.51	7.80	57
Liquid assets	28	28.17	50	16.36	24.60	25	16.88	26.22	24	13.97	22.44	26	14.10	22.72	26
Investment securities	17.31	19.64	45	13.23	16.55	35	15.07	17.85	37	13.85	16.99	38	12.92	17.27	33
Net loans and leases	56.50	59.81	37	69.35	63.21	60	66.93	61.58	62	71.63	63.77	68	71.64	63.98	67
Net loans, leases and standby letters of credit	56.82	60.62	35	69.73	64.12	60	67.27	62.48	62	72.02	64.84	65	72	65.07	66
Core deposits	72.57	74.75	28	67.49	68.08	35	70.14	70.67	34	63.75	63.09	38	60.89	62.13	36
Noncore funding	9.36	10.89	55	14.62	16.68	55	10.93	14.13	50	16.40	19.36	53	20.90	21.34	58
Time deposits of \$250K or more	2.68	1.81	72	6.25	2.56	91	3.59	2.11	79	7.42	2.94	93	6.02	2.89	87
Foreign deposits	0	0.35	39	0	0.41	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0.85	1.20	57	0.96	1.49	54	1.03	1.47	53	0.99	1.94	51	0.94	1.97	45
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0.85	0.52	67	0.96	0.52	64	1.03	0.54	65	0.99	0.48	65	0.94	0.54	57
Commercial paper	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0	0.99	12	0.78	2.06	35	0	1.24	7	1.47	3.01	34	6.05	3.67	77
Earning assets that reprice within 1 year	42.75	38.93	58	39.47	39.71	47	36.67	39.38	41	37.48	39.29	42	36.57	40.29	37
Interest-bearing liabilities that reprice within 1 year	4.96	7.04	43	8.35	9.42	57	6.21	8.20	46	9.87	10.19	61	9.91	10.01	57
Long-term debt that reprices within 1 year	0	0.26	29	0	0.56	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	37.78	30.25	65	31.12	28.34	53	30.46	29.11	48	27.61	26.63	50	26.67	27.38	43
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-11.46	-1.82	21	8.41	6.94	57	3.77	3.20	56	14.45	14.45	53	18.70	16.62	63
Net short-term noncore funding dependence	-15.22	-8.21	21	3.65	-2.29	65	-0.08	-4.76	68	8.74	3.38	62	13.29	4.66	76
Short-term investment / Short-term noncore funding	264.28	284.81	62	72.55	138.95	32	100.87	184.19	31	37.45	77.77	43	33.53	66.46	43
Liquid assets - short-term noncore funding / Nonliquid assets	29.64	34.02	47	6.68	23.27	22	10.89	28.18	24	2.71	16.97	24	-2.73	16.04	18
Net loans and leases / Total deposits	71.69	74.66	43	88.92	82.84	65	86.24	79.43	71	95.47	90.31	63	100.58	90.08	81
Net loans and leases / Core deposits	77.85	81.17	47	102.76	93.70	74	95.42	88.34	71	112.35	103.93	73	117.66	105	77
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.84			1.82			1.57			0.72			0.06	-0.82	84
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	2.20	1.94	68	3.36	4.82	35	3.66	4.31	52	1.40	1.36	57	-1.34	-1.98	70
Structured notes appreciation (depreciation) / Tier 1 capital	0	0.01	20	0			0.02			0			-0.05		
Percent of Investment Securities															
Held-to-maturity securities	0	13.42	14	0	12.14	14	0	11.38	15	0	12.67	14	9.75	16.19	47
Available-for-sale securities	100	84.66	95	100	85.75	95	100	87.23	96	100	85.40	95	90.25	81.88	58
U.S. Treasury securities	0.04	5.52	33	0.05	5.43	33	0.04	4.72	38	0.06	6.15	31	0.05	6.99	35
US agency securities (excluding mortgage-backed securities)	13.83	4.50	84	14.86	3.23	92	13.19	4.01	84	19.01	3.49	92	20.90	4.02	91
Municipal securities	31.92	8.87	91	29.28	9.39	87	37.54	9.83	91	21.11	7.75	83	22.44	9.16	84
Mortgage-backed securities	51.51	66.59	26	54.34	67.27	29	47.66	66.64	20	58.30	67.43	33	54.95	65.45	32
Asset-backed securities	0.63	2.05	63	0.31	1.68	62	0.27	1.91	59	0.38	1.66	63	0.47	2.05	64
Other debt securities	2.08	3.17	55	1.16	2.93	54	1.30	3.01	49	1.13	2.94	53	1.19	2.79	55
Mutual funds and equity securities	0	0.32	14	0	0.37	12	0	0.35	13	0	0.40	13	0	0.42	11
Debt securities 1 year or less	11.23	8.69	71	12.95	11.75	62	11.07	10.55	64	16.04	11.86	72	18.24	11.91	77
Debt securities 1 to 5 years	28.69	17.05	80	37.42	18.03	83	29.33	17.03	78	44.82	17.94	87	45.25	19.18	85
Debt securities over 5 years	60.08	72.17	25	49.63	66.01	28	59.60	69.86	27	39.15	66.02	20	36.51	64.73	21
Pledged securities	36.98	33.87	56	50.02	37.40	66	43.50	35.67	60	41.57	30.57	64	66.92	33.30	88
Structured notes, fair value	0.21	0.03	89	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	134.93	51.37	84	81.45	146.89	44	97.59	183.32	40	-22.31	26.69	17	-1.29	6.77	44
Investment securities	36.48	33.34	63	8.97	14.17	49	18.73	23.62	50	5.32	11.75	49	4.68	9.42	53
Core deposits	12.19	16.88	35	18.26	25.99	30	20.02	26.88	28	2.86	11.23	22	2.54	7.29	37
Noncore funding	-33.21	-23.76	40	-10.12	-2.41	39	-27.27	-12.18	33	-22.93	6.59	9	16.37	10.67	68

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	2,865,746	2,775,268	2,823,460	2,767,416	2,342,929
Commit: Secured commercial real estate loans	1,547,514	1,646,585	1,608,708	1,735,948	1,495,496
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	37,224	42,533	40,762	41,984	45,402
Securities underwriting	0	0	0	0	0
Standby letters of credit	56,341	63,506	56,067	58,882	54,775
Commercial and similar letters of credit	0	0	0	0	787
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	92,500	89,500	105,500	0	0
Written options contracts (interest rate)	108,859	100,763	121,074	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	155,195	188,420	184,194	217,750	264,208
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	16.26	22.45	30	16.43	21.74	35	17.22	22.01	41	18.41	23.52	39	15.31	24.05	22
Standby letters of credit	0.32	0.67	35	0.38	0.72	38	0.34	0.71	35	0.39	0.84	35	0.36	0.92	30
Commercial and similar letters of credit	0	0.02	19	0	0.02	19	0	0.02	20	0	0.02	17	0.01	0.02	44
Securities lent	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.25	27	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.19	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.22	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.14	35	0	0.36	35	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	2.02	49.75	12	2.24	51.68	10	2.50	48.62	9	1.45	68.47	10	1.73	65.81	10
Interest rate contracts	2.02	35.96	12	2.24	36.85	10	2.50	34.36	10	1.45	47.31	10	1.73	43.84	10
Interest rate futures and forward contracts	0.52	5.17	57	0.53	9.28	46	0.64	6.21	47	0	10.67	11	0	11.40	13
Written options contracts (interest rate)	0.62	1.82	51	0.60	2.30	41	0.74	2.18	48	0	2.47	10	0	2.16	10
Purchased options contracts (interest rate)	0	1.33	21	0	1.51	23	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	0.88	20.67	13	1.12	22.27	12	1.12	20.83	12	1.45	28.86	13	1.73	26.74	15
Foreign exchange contracts	0	6.16	25	0	5.77	24	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.93	26	0	3.58	25	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.86	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.29	37	0	0.30	35	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	26.58	42.93	29	24.35	41.55	29	24.54	42.82	29	25.25	45.53	29	22.07	44.93	18

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	356,554	378,683	410,768	217,750	264,208
Interest rate contracts	356,554	378,683	410,768	217,750	264,208
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	92,500	89,500	105,500	0	0
Written options	108,859	100,763	121,074	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	108,859	100,763	121,074	0	0
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	155,195	188,420	184,194	217,750	264,208
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	356,554	378,683	410,768	217,750	264,208
Interest rate contracts	356,554	378,683	410,768	217,750	264,208
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	155,195	188,419	184,194	217,750	264,208
One year or less	3,580	13,039	21,389	2,226	1,850
Over 1 year to 5 years	96,735	68,948	64,583	83,653	71,851
Over 5 years	54,880	106,432	98,222	131,871	190,507
Gross negative fair value (absolute value)	4,333	8,071	6,977	2,809	1,952
Gross positive fair value.....	5,129	8,980	8,553	2,809	1,952
Held for trading.....	0	0	0	0	0
Non-traded.....	5,129	8,980	8,553	2,809	1,952
Current credit exposure on risk-based capital derivative contracts	4,119	8,980	6,347	2,809	1,952
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	100	94.09	76	100	95.13	78	100	94.10	77	100	93.44	80	100	92.91	80
Percent of Notional Amount															
Interest rate contracts	0	3.27	25	0	2.75	24	0	3.49	25	0	3.20	22	0	3.39	21
Foreign exchange contracts	0	1.17	34	0	1.12	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards	25.94	12.57	77	23.63	12.99	76	25.68	14.05	75	0	13.49	6	0	12.78	8
Written options	30.53	7.49	92	26.61	8.37	85	29.48	8.18	87	0	5.91	6	0	6.60	7
Exchange-traded	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	30.53	7.20	92	26.61	7.94	86	29.48	7.73	88	0	5.10	6	0	5.49	8
Purchased options	0	3.44	19	0	3.38	18	0	3.42	19	0	4.42	18	0	4.19	18
Exchange-traded	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	0	3.04	21	0	2.87	20	0	2.86	21	0	3.35	18	0	3.20	20
Swaps	43.53	71.23	18	49.76	69.92	22	44.84	68.76	21	100	69.75	95	100	70.34	95
Held for trading	0	40.60	20	0	43.50	18	0	43.53	19	0	44.16	18	0	46.31	18
Interest rate contracts	0	34.42	21	0	37.56	18	0	36.62	19	0	37.24	18	0	38.40	18
Foreign exchange contracts	0	1.57	33	0	1.40	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.58	40	0	0.71	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	100	59.40	79	100	56.50	81	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts	100	56.19	86	100	54.31	88	100	53.82	87	100	52.22	88	100	50.60	88
Foreign exchange contracts	0	0.38	33	0	0.28	34	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	43.53	91.87	3	49.76	89.91	7	44.84	91.48	4	100	93.86	75	100	94.47	75
One year or less	1	28.05	12	3.44	30.94	14	5.21	32.05	22	1.02	32.17	6	0.70	32.51	11
Over 1 year to 5 years	27.13	26.03	51	18.21	27.26	41	15.72	27.06	32	38.42	30.45	63	27.19	31.16	44
Over 5 years	15.39	30.08	36	28.11	28.48	49	23.91	29.56	46	60.56	28.09	83	72.10	28.71	90
Gross negative fair value (absolute value)	1.22	1.25	56	2.13	1.76	65	1.70	1.55	64	1.29	0.83	75	0.74	0.72	50
Gross positive fair value	1.44	1.68	40	2.37	2.69	48	2.08	2.23	50	1.29	1.19	57	0.74	0.85	46
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.05	18	0.01	0.07	18	0	0.07	17	0	0.06	14	0	0.06	13
Gross positive fair value (X)	0	0.07	12	0.01	0.11	16	0.01	0.09	14	0	0.07	13	0	0.06	11
Held for trading (X)	0	0.05	21	0	0.08	19	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X)	0	0.01	35	0.01	0.02	42	0.01	0.02	46	0	0.01	44	0	0.01	35
Current credit exposure (X)	0	0.05	19	0.01	0.08	24	0	0.06	21	0	0.05	18	0	0.04	17
Credit losses on derivative contracts	0	0	45	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.04	0.63	19	0.07	1.03	24	0.05	0.85	21	0.02	0.73	19	0.02	0.53	19

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	245,473	102,122	102,122	108,791	110,266
Gross losses	6,070	6,847	14,486	10,603	8,987
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,048	1,298	2,070	2,609	3,190
Net losses	5,022	5,549	12,416	7,994	5,797
Provision for loan and lease losses	0	97,422	111,422	1,325	4,322
Adjustments	0	44,345	44,345	0	0
Ending balance	240,451	238,340	245,473	102,122	108,791
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	0	-0.14	77	1.24	0.85	78	0.69	0.51	79	0.01	0.15	12	0.03	0.14
Provision for loan and lease losses / Average loans and leases	0	-0.25	77	1.71	1.37	70	0.97	0.82	68	0.01	0.24	10	0.04	0.24
Provision for loan and lease losses / Net loan and lease losses	0	77.32	64	1,755.67	792.43	86	897.41	487.86	83	16.57	130.58	4	74.56	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale	2.38	1.39	90	2.01	1.51	82	2.21	1.58	82	0.95	0.83	64	0.99	0.90
Allowance for loan and lease losses / Total loans and leases	2.36	1.37	90	1.99	1.48	82	2.19	1.55	83	0.94	0.81	62	0.98	0.89
Allowance for loan and lease losses / Net loans and leases losses (X)	23.94	15.27	81	21.48	11.83	83	19.77	11.58	81	12.77	8.03	79	18.77	7.54
Allowance for loan and lease losses / Nonaccrual assets	435.06	318.67	76	457.69	321.01	80	380.41	299.17	72	214.50	218.72	67	231.06	214.03
ALLL / 90+ days past due + nonaccrual loans and leases	407.99	260.68	80	397.91	244.42	81	331.10	244.34	71	186.19	151.73	72	169.35	160.51
Gross loan and lease losses / Average loans and leases	0.11	0.22	36	0.12	0.35	21	0.13	0.34	25	0.10	0.28	27	0.08	0.30
Recoveries / Average loans and leases	0.02	0.08	17	0.02	0.07	24	0.02	0.07	14	0.02	0.08	19	0.03	0.09
Net losses / Average loans and leases	0.09	0.13	47	0.10	0.28	28	0.11	0.27	33	0.07	0.21	32	0.05	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0	0	40	0	39
Recoveries / Prior year-end losses	7.23	16.12	20	12.24	15.46	43	19.52	33.98	26	29.03	36.22	46	18.26	41.30
Earnings coverage of net loan and lease losses (X)	44.73	4.52	80	31.91	21.56	78	31.34	22.91	75	48.40	24.40	83	68.97	21.75
Net Loan and Lease Losses By Type														
Real estate loans	0.02	0.03	62	0.05	0.03	75	0.04	0.04	61	0.05	0.01	86	0.03	0.02
Real estate loans secured by 1–4 family	0.02	-0.01	86	0.01	0.01	60	0.01	0.01	60	0.04	0.01	82	0.09	0.01
Revolving	0.14	-0.05	92	-0.01	0.01	33	-0.02	0.01	31	-0.01	0.02	31	0.15	0.03
Closed-end	0.01	-0.01	82	0.02	0.01	71	0.01	0	70	0.05	0	91	0.08	0.01
Commercial real estate loans	0.02	0.05	58	0.06	0.03	71	0.05	0.07	57	0.06	0.01	84	0.01	0.01
Construction and land development	-0.01	0	40	0.05	0	89	0.07	0	87	0.08	-0.01	91	0.01	-0.03
1–4 family	0	0	57	0	0	88	0.05	0	95	0.07	0	96	0.01	-0.01
Other	-0.01	-0.01	37	0.05	0	91	0.02	0	80	0.01	-0.01	81	0.01	-0.02
Multifamily	0	0.01	51	0	0	58	0	0	58	0	0	19	-0.01	0
Nonfarm nonresidential	0.03	0.07	59	0.07	0.05	70	0.05	0.11	50	0.06	0.02	79	0.01	0.02
Owner-occupied	0.03	0.01	83	0.02	0.02	74	0	0.02	47	0.03	0.01	86	0	0.01
Other	0	0.06	21	0.05	0.03	78	0.05	0.08	62	0.02	0.01	77	0.01	0.01
Real estate loans secured by farmland	0.07	-0.01	94	0	0.02	50	0.04	0.02	81	0	0.01	48	0	0
Commercial and industrial loans	0.48	0.20	83	0.27	0.46	42	0.40	0.47	50	0.12	0.37	23	0.11	0.31
Loans to individuals	0.02	0.78	5		1.41		0.02	1.13	4	0.04	1.17	5	0.02	1.16
Credit card loans		2.18			3.43			2.92		210.34	3.11	98	41.89	2.92
Agricultural loans	0	0.03	48	0	0.15	38	0	0.19	35	0	0.08	37	0	0.15
Loans to foreign governments and institutions		0			0			0			0		0	
Other loans and leases	0.29	0.08	85	0.28	0.13	77	0.48	0.15	88	0.78	0.15	92	1	0.14

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases		11,961		22,704		27,413		14,714		25,101					
90+ days past due loans and leases		3,667		7,824		9,610		7,238		17,159					
Nonaccrual loans and leases		55,269		52,074		64,528		47,609		47,083					
Total past due and nonaccrual loans and leases		70,897		82,602		101,551		69,561		89,343					
Restructured 30–89 days past due		0		0		0		0		0					
Restructured 90+ days past due		0		0		0		0		0					
Restructured nonaccrual		1,257		1,792		1,587		4,133		4,624					
Total restructured loans and leases		1,257		1,792		1,587		4,133		4,624					
30–89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale		0		0		0		0		0					
Restructured loans and leases in compliance		10,128		11,355		10,790		12,121		15,101					
Other real estate owned		1,969		6,292		4,420		9,143		13,236					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual		0		0		0		0		0					
Total other assets past due and nonaccrual		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases	0.12	0.27	28	0.19	0.36	32	0.24	0.39	36	0.14	0.43	15	0.23	0.44	24
90+ days past due loans and leases	0.04	0.10	55	0.07	0.13	59	0.09	0.12	65	0.07	0.15	49	0.15	0.17	68
Nonaccrual loans and leases	0.54	0.58	53	0.44	0.61	32	0.58	0.66	49	0.44	0.51	44	0.43	0.54	40
90+ days past due and nonaccrual loans and leases	0.58	0.73	48	0.50	0.80	30	0.66	0.85	43	0.50	0.71	35	0.58	0.75	37
30–89 days past due restructured	0	0.01	19	0	0.01	16	0	0.01	16	0	0.01	13	0	0.02	12
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured	0.01	0.12	12	0.01	0.13	15	0.01	0.13	15	0.04	0.14	26	0.04	0.16	19
30–89 days past due loans held for sale	0	0	40	0	0	41	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	38	0	0	39	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.12	0.27	28	0.19	0.37	32	0.24	0.40	36	0.14	0.43	15	0.23	0.44	24
90+ days past due assets	0.04	0.10	54	0.07	0.13	59	0.09	0.12	65	0.07	0.15	48	0.15	0.18	68
Nonaccrual assets	0.54	0.59	53	0.44	0.62	32	0.58	0.67	48	0.44	0.53	44	0.43	0.57	39
30+ days past due and nonaccrual assets	0.70	1.04	40	0.69	1.21	29	0.91	1.29	36	0.64	1.19	23	0.81	1.26	27
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.33	0.43	41	0.35	0.49	35	0.45	0.52	51	0.36	0.44	48	0.42	0.48	47
90+ days past due and nonaccrual assets + other real estate owned	0.35	0.46	42	0.39	0.52	42	0.48	0.55	48	0.43	0.48	51	0.51	0.52	51
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.38	0.52	37	0.41	0.56	35	0.49	0.60	40	0.46	0.53	47	0.49	0.60	42
Allowance for loan and lease losses	28.02	67.93	16	29.25	65.48	15	32.48	66.66	20	67.44	115.41	26	69.33	118.28	27
Equity capital + allowance for loan and lease losses	2.29	4.43	22	2.55	4.83	22	2.80	4.97	26	2.64	4.28	30	3.07	4.79	31
Tier 1 capital + allowance for loan and lease losses	3.31	5.28	29	3.85	5.98	28	4.25	6.05	32	4.11	5.65	38	4.89	6.16	40
Loans and leases + other real estate owned	0.66	0.88	40	0.58	0.92	27	0.71	0.97	34	0.63	0.85	38	0.68	0.96	34

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.09	0.24	31	0.22	0.39	38	0.21	0.39	33	0.13	0.38	17	0.19	0.42	21
	90+ days past due		0.05	0.12	62	0.07	0.15	68	0.11	0.16	71	0.08	0.16	62	0.17	0.22	68
	Nonaccrual.....		0.53	0.65	52	0.35	0.63	25	0.52	0.76	38	0.40	0.46	49	0.43	0.57	43
Commercial and industrial	30–89 days past due		0.22	0.17	69	0.05	0.23	26	0.08	0.23	25	0.13	0.31	28	0.09	0.30	20
	90+ days past due		0	0.02	36	0.03	0.03	69	0.01	0.03	54	0.02	0.05	52	0.10	0.05	78
	Nonaccrual.....		0.79	0.64	67	0.79	0.75	61	0.91	0.75	67	0.70	0.83	51	0.37	0.76	35
Individuals	30–89 days past due		0.14	0.55	23	0.21	0.58	21	0.43	0.83	29	0.16	0.83	18	1.33	0.84	79
	90+ days past due		0	0.07	37	0.12	0.13	66	0.02	0.14	45	0.06	0.17	49	0.16	0.16	69
	Nonaccrual.....		0.21	0.18	62	0.38	0.22	73	0.41	0.28	75	0.32	0.17	74	0.66	0.23	89
Depository institution loans	30–89 days past due			0			0.03			0			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due		0	0.16	29	0	0.31	28	0	0.17	28	0	0.24	26	0	0.17	27
	90+ days past due		0	0	44	0	0.03	40	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		0	0.69	24	0	0.80	23	0	0.49	24	0	0.67	22	0	0.75	23
Foreign governments	30–89 days past due			0.01			0			0			0.07			0.01	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.04			0.02			0.09			0.03			0.06	
Other loans and leases	30–89 days past due		0.23	0.11	77	0.42	0.14	85	2.26	0.18	97	0.36	0.20	74	0.81	0.17	92
	90+ days past due		0	0.01	35	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....		0.49	0.13	87	0.37	0.15	81	0.49	0.15	84	0.67	0.13	91	0.02	0.14	46

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.32	0.35	58	0.23	0.60	30	0.82	0.65	75	0.39	0.67	29	0.49	0.71	41
	90+ days past due	0.11	0.27	68	0.12	0.29	65	0.12	0.33	65	0.09	0.31	58	0.09	0.46	54
	Nonaccrual	1.40	0.82	82	1.02	0.84	68	1.26	0.89	74	1.12	0.73	78	0.88	0.86	61
Revolving	30–89 days past due	0.33	0.29	65	0.31	0.40	45	2.63	0.48	95	0.31	0.45	33	0.31	0.50	33
	90+ days past due	0.03	0.02	77	0	0.03	31	0	0.03	30	0	0.05	24	0.06	0.05	65
	Nonaccrual	2.76	1.05	85	0.54	1.27	41	3.09	1.13	86	0.55	1	45	0.28	1.17	20
Closed-end	30–89 days past due	0.32	0.36	57	0.22	0.61	28	0.63	0.65	60	0.40	0.70	33	0.52	0.75	42
	90+ days past due	0.12	0.29	71	0.14	0.33	66	0.13	0.38	66	0.10	0.35	61	0.10	0.53	56
Junior lien	30–89 days past due	1.25	0.77	82	1.09	0.81	73	1.06	0.87	69	1.21	0.70	85	1	0.84	66
	Nonaccrual	0.03	0.01	89	0.03	0.02	77	0	0.02	28	0.02	0.02	60	0.03	0.03	63
	90+ days past due	0	0	36	0	0	31	0	0	32	0	0	58	0	0	68
	Nonaccrual	0.04	0.04	60	0.03	0.05	41	0.04	0.04	52	0.03	0.04	42	0.03	0.06	42
Commercial real estate	30–89 days past due	0.04	0.14	32	0.21	0.23	60	0.07	0.26	30	0.05	0.18	23	0.10	0.17	37
	90+ days past due	0.04	0.01	82	0.06	0.02	83	0.11	0.02	90	0.08	0.03	77	0.19	0.03	93
	Nonaccrual	0.34	0.52	44	0.17	0.43	26	0.34	0.62	37	0.19	0.23	48	0.31	0.28	62
Construction and development	30–89 days past due	0	0.12	36	0.69	0.24	87	0.01	0.28	28	0.08	0.28	44	0.15	0.21	53
	90+ days past due	0	0.01	77	0.08	0.01	88	0.08	0.01	94	0.10	0.02	90	0.23	0.02	97
	Nonaccrual	0.09	0.36	51	0.09	0.25	43	0.09	0.41	45	0.08	0.20	48	0.34	0.19	78
1–4 family	30–89 days past due	0	0.02	33	0.17	0.04	86	0	0.03	28	0.05	0.06	65	0.03	0.06	60
	90+ days past due	0	0	89	0	0	84	0	0	84	0.02	0	87	0	0	86
	Nonaccrual	0.07	0.02	85	0.05	0.04	75	0.06	0.03	81	0	0.02	61	0.23	0.02	95
Other	30–89 days past due	0	0.07	42	0.52	0.17	84	0.01	0.22	36	0.03	0.20	44	0.12	0.13	63
	90+ days past due	0	0	41	0.08	0	93	0.08	0	97	0.09	0.01	93	0.23	0.02	97
	Nonaccrual	0.02	0.29	42	0.04	0.18	42	0.03	0.35	38	0.08	0.17	54	0.11	0.15	60
Multifamily	30–89 days past due	0	0.06	28	0	0.08	24	0.02	0.09	50	0	0.08	19	0.04	0.10	54
	90+ days past due	0	0	44	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0.05	0.14	56	0.06	0.08	60	0.03	0.11	49	0.07	0.05	71	0.17	0.08	79
Nonfarm non-residential	30–89 days past due	0.06	0.14	41	0.04	0.20	26	0.09	0.23	40	0.05	0.14	24	0.09	0.17	35
	90+ days past due	0.05	0.01	85	0.06	0.02	83	0.14	0.02	91	0.07	0.03	80	0.20	0.03	91
	Nonaccrual	0.46	0.66	46	0.21	0.55	24	0.47	0.80	42	0.25	0.28	49	0.31	0.30	57
Owner Occupied	30–89 days past due	0.01	0.04	33	0.02	0.07	31	0.02	0.07	39	0.03	0.07	28	0.06	0.09	41
	90+ days past due	0	0	34	0	0.01	30	0.05	0	93	0	0.01	57	0.02	0.01	80
	Nonaccrual	0.24	0.25	56	0.12	0.24	33	0.26	0.27	50	0.15	0.16	55	0.20	0.17	64
Other	30–89 days past due	0.05	0.09	59	0.01	0.11	33	0.06	0.14	53	0.02	0.07	34	0.03	0.07	47
	90+ days past due	0.05	0.01	90	0.06	0.01	87	0.09	0.01	90	0.07	0.01	90	0.18	0.01	98
	Nonaccrual	0.22	0.40	46	0.10	0.24	35	0.22	0.44	40	0.10	0.10	57	0.11	0.13	61
Farmland	30–89 days past due	0	0.11	30	0.07	0.31	57	0.46	0.11	87	0.79	0.23	87	0.13	0.25	59
	90+ days past due	0	0	45	0	0.03	40	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0.60	1.10	59	1.05	1.24	56	0.77	1.13	56	1.24	0.84	70	0.03	1.23	39
Credit card	30–89 days past due		0.63			0.90			0.95		0	1.19	6	0	1.22	6
	90+ days past due		0.39			0.76			0.63		0	0.78	12	0	0.73	11
	Nonaccrual		0.08			0.09			0.05		0	0.11	35	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,503,260	1,520,283	1,522,268	1,538,755	1,611,517										
Retained earnings	1,219,887	988,405	1,039,370	956,555	752,184										
Accumulated other comprehensive income (AOCI)	29,119	39,007	44,120	16,221	-13,815										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	2,752,266	2,547,695	2,605,758	2,511,531	2,349,886										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	1,000,446	1,006,129	1,003,288	994,554	1,000,842										
Accumulated other comprehensive income-related adjustments	29,119	39,007	44,120	16,221	-13,815										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,722,701	1,502,559	1,558,350	1,500,756	1,362,859										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,722,701	1,502,559	1,558,350	1,500,756	1,362,859										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	71,198	71,055	71,127	70,984	70,841										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	71,198	71,055	71,127	70,984	70,841										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	71,198	71,055	71,127	70,984	70,841										
Tier 1 Capital	1,793,899	1,573,614	1,629,477	1,571,740	1,433,700										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	299,509	298,884	299,199	298,573	297,949										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	144,460	156,709	151,229	102,122	108,791										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	443,969	455,593	450,428	400,695	406,740										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	443,969	455,593	450,428	400,695	406,740										
Exited advanced approach tier 2 capital															
Total capital	2,237,868	2,029,207	2,079,905	1,972,435	1,840,440										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	17,521,154	16,345,947	16,493,066	14,944,368	14,838,979										
Less: Deductions from common equity tier 1 capital	1,000,446	1,006,129	1,003,288	994,554	1,000,842										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	16,520,708	15,339,818	15,489,778	13,949,814	13,838,137										
Total risk-weighted assets	11,499,339	12,488,405	12,039,156	12,066,643	12,022,576										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	14.98	12.66	83	12.03	11.98	55	12.94	12.35	65	12.44	12.11	61	11.34	12.09	42
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	15.60	13.44	84	12.60	12.72	58	13.53	13.08	66	13.03	12.78	65	11.93	12.85	38
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	19.46	15.42	90	16.25	14.77	79	17.28	15.23	82	16.35	14.36	81	15.31	14.45	73
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	10.86	9.11	87	10.26	9.03	81	10.52	9.13	86	11.27	9.76	81	10.36	9.71	71
Supplementary leverage ratio, advanced approaches HCs		6.95			8.42			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets			0			0			0			0				0	
Total property and casualty assets			0			0			0			0				0	
Reinsurance recoverables (P/C)																	
Total life and health assets			0			0			0			0				0	
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)			0			0			0			0				0	
Total insurance underwriting equity			0			0			0			0				0	
Total property and casualty equity			0			0			0			0				0	
Total life and health equity			0			0			0			0				0	
Total insurance underwriting net income			0			0			0			0				0	
Total property and casualty			0			0			0			0				0	
Total life and health			0			0			0			0				0	
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0	
Unearned premiums (P/C)			0			0			0			0				0	
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0	
Separate account liabilities (L/H)			0			0			0			0				0	
Insurance activities revenue			970			1,211			1,848			2,278			2,110	-19.90	-23.86
Other insurance activities income			970			1,211			1,848			2,278			2,110	-19.90	-23.86
Insurance and reinsurance underwriting income			0			0			0			0			0		
Premiums			0			0			0			0			0		
Credit related insurance underwriting			0			0			0			0			0		
Other insurance underwriting			0			0			0			0			0		
Insurance benefits, losses, expenses			0			0			0			0			0		
Net assets of insurance underwriting subsidiaries			0			0			0			0			0		
Life insurance assets			104,132			102,443			103,519			102,562			148,621	1.65	21.24

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	52.30			54.79			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	47.70			45.21			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets	13.29			11.01			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income	0.27	0.37	67	0.35	0.39	71	0.26	0.41	68	0.34	0.47	68	0.32	0.47	68			
Premium income / Insurance activities revenue	0	3.14	41	0	3.04	40	0	2.84	40	0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income	30.92			40.01			38.23			34.91			44.54					
Other premium income / Total premium income	69.08			59.99			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C)	21.10			7.42			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H)	5.07			-31.13			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums	-395.05			620.37			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	5.12	11.54	26	5.65	11.35	28	5.52	11.03	30	6.13	11.51	32	9.64	10.22	47			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.47	38	0	0.73	37	0	0.75	37	0	1.39	34	0	1.79	34			

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	207,339	129,372	132,206	120,400	49,610
Real estate loans.....	193,418	111,474	116,297	100,156	24,805
Commercial and industrial loans	13,921	17,898	15,909	20,244	24,805
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	207,339	129,372	132,206	120,400	49,610
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.64	34	0	0.93	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits.....		0.12			0.59			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			5.29			5.18			27.03			27.29	
Commercial and industrial loans		1.03			0.59			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....	60.27	-1.19	93	184.68	10.27	93	9.81	-2.40	77	142.69	22.48	89	6.56	7.24	50
Total selected assets.....	60.27	3.19	90	184.68	5.10	95	9.81	2.04	68	142.69	12.40	90	6.56	3.24	59
Deposits		9.07			10.22			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		131,287	78,513	183,710	232,532	217,841	67.22	514.01
Dividends		131,287	78,513	183,710	232,532	217,841	67.22	514.01
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		1,340	0	0	0	0		
Dividends		1,340	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		132,627	78,513	183,710	232,532	217,841	68.92	520.27
Securities gains (losses)		0	0	0	0	0		
Other operating income		299	41	775	125	100	629.27	931.03
Total operating income		132,926	78,554	184,485	232,657	217,941	69.22	520.83
Operating Expenses								
Personnel expenses		5,765	6,239	11,178	13,226	10,867	-7.60	64.86
Interest expense		8,747	8,749	17,501	17,508	17,444	-0.02	
Other expenses		2,102	2,512	4,666	6,064	11,955	-16.32	-33.90
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		16,614	17,500	33,345	36,798	40,266	-5.06	148.82
Income (loss) before taxes		123,344	56,155	149,162	195,859	178,174	119.65	737.14
Applicable income taxes (credit)		-2,426	-5,240	-8,589	-9,703	-10,873		
Extraordinary items								
Income before undistributed income of subsidiaries		125,770	61,395	157,751	205,562	189,047	104.85	624.40
Equity in undistributed income of subsidiaries		44,902	1,939	56,697	83,977	111,356	2215.73	-33.55
Bank subsidiaries		45,174	1,436	55,206	82,895	111,356	3045.82	-33.20
Nonbank subsidiaries		-272	503	1,491	1,082	0		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		170,672	63,334	214,448	289,539	300,403	169.48	100.94
Memoranda								
Bank net income		176,461	79,949	238,916	315,427	329,197	120.72	98.26
Nonbank net income		1,068	503	1,491	1,082	0	112.33	
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		2,824,641	91.95	2,735,585	95.40	2,794,468	93.73	2,755,318	2,641,929	3.26	126.50
Common and preferred stock		2,824,641	91.95	2,735,585	95.40	2,794,468	93.73	2,755,318	2,641,929	3.26	126.50
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		5,002	0.16	4,286	0.15	5,274	0.18	3,784	2,201	16.71	126.95
Common and preferred stock		5,002	0.16	4,286	0.15	5,274	0.18	3,784	2,201	16.71	126.95
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		216,699	7.05	102,367	3.57	152,718	5.12	110,597	64,359	111.69	280.96
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		0	0	1,600	0.06	0	0	1,737	2,545	-100.00	-100.00
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		25,719	0.84	23,528	0.82	28,862	0.97	15,197	13,190	9.31	32.85
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		3,072,061	100.00	2,867,366	100.00	2,981,322	100.00	2,886,633	2,724,224	7.14	131.36
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		299,509	9.75	298,884	10.42	299,199	10.04	298,573	297,949	0.21	
Other liabilities		5,165	0.17	5,281	0.18	5,238	0.18	5,545	5,548	-2.20	145.14
Balance due to subsidiaries and related institutions		71,198	2.32	71,055	2.48	71,127	2.39	70,984	70,841	0.20	17.05
Total liabilities		375,872	12.24	375,220	13.09	375,564	12.60	375,102	374,338	0.17	497.26
Equity Capital		2,696,189	87.76	2,492,146	86.91	2,605,758	87.40	2,511,531	2,349,886	8.19	113.15
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		1,645	0.05	1,652	0.06	1,651	0.06	1,664	1,707	-0.42	17.17
Common surplus		1,501,615	48.88	1,518,631	52.96	1,520,617	51	1,537,091	1,609,810	-1.12	73.89
Retained earnings		1,163,810	37.88	932,856	32.53	1,039,370	34.86	956,555	752,184	24.76	199.17
Accumulated other comprehensive income		29,119	0.95	39,007	1.36	44,120	1.48	16,221	-13,815	-25.35	166.24
Other equity capital components		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital		3,072,061	100.00	2,867,366	100.00	2,981,322	100.00	2,886,633	2,724,224	7.14	131.36
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		71,198	2.32	71,055	2.48	71,127	2.39	70,984	70,841	0.20	17.05
Notes payable to subsidiaries that issued TPS		68,997	2.25	68,854	2.40	68,926	2.31	68,783	68,640	0.21	16.94
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		68,997	2.25	68,854	2.40	68,926	2.31	68,783	68,640	0.21	16.94

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	12.92	12.64	58	5.13	4.33	48	8.57	7.29	65	12.01	9.68	76	13.17	10.40	82
Bank net income / Average equity investment in banks	12.58	12.37	60	5.88	4.55	49	8.71	7.45	64	11.68	10.51	67	12.78	11.19	69
Nonbank net income / Average equity investment in nonbanks	39.88	13.40	87	25.28	7.01	86	33.79	9.75	88	37.62	7.89	95	0	7.10	17
Subsidiary HCs net income / Average equity investment in sub HCs		11.92			5.62			7.01			8.55			8.78	
Bank net income / Parent net income	103.39	96.24	66	126.23	91.35	90	111.41	88.16	83	108.94	82.22	84	109.59	82.56	85
Nonbank net income / Parent net income	0.63	3.10	47	0.79	6.35	48	0.70	3.59	49	0.37	5.93	42	0	3.78	11
Subsidiary holding companies' net income / Parent net income		67.52			71.95			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	13.94	16.87	54	15.06	20.37	58	14.41	20.06	53	14.94	20.43	62	15.93	20.88	57
Total debt / Equity capital	11.11	11.60	59	11.99	14.50	62	11.48	14.41	59	11.89	14.31	65	12.68	14.69	63
Total debt + notes payable to subs that issued TPS / Equity capital	13.67	13.82	60	14.76	16.78	62	14.13	16.67	58	14.63	16.36	65	15.60	17.10	64
Total debt + Loans guaranteed for affiliate / Equity capital	13.67	11.69	71	14.76	14.81	67	14.13	14.68	65	14.63	14.56	69	15.60	15.14	68
Total debt / Equity capital – excess over fair value	11.11	11.71	59	11.99	14.64	62	11.48	14.52	59	11.89	14.51	65	12.68	14.81	63
Long-term debt / Equity capital	11.11	11.05	59	11.99	13.39	62	11.48	13.56	59	11.89	13.04	65	12.68	13.37	65
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	38.86	39.10	44	38.82	29.33	61	38.84	34.67	52	38.80	28.44	60	32.54	28.63	58
Double Leverage															
Equity investment in subs / Equity capital	104.95	103.07	64	109.94	103.11	86	107.44	102.81	77	109.86	103.22	81	112.52	103.10	86
Total investment in subs / Equity capital	104.95	108.26	53	109.94	110.49	73	107.44	110.16	62	109.86	111.07	65	112.52	112.48	68
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.39	0.25	64	1.96	0.67	82	0.90	0.47	69	0.86	0.36	72	0.98	0.35	77
Equity investment in subs – equity cap / Net income-div (X)	0.54	0.83	44	6.11	3.93	76	1.53	1.82	57	1.21	1.22	57	1.33	1.22	69
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	215.37	138.64	81	138.33	143.95	58	159.54	136.59	70	197.97	177.68	63	190.47	162.34	63
Cash from ops + noncash items + op expense / Op expense + dividend	232.05	130.64	85	116.91	154.33	46	146.91	147.24	61	197.20	190.27	58	188.99	174.91	62
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	201.81	103.17	85	86.41	148.07	32	134.80	134.08	62	137.77	116.34	70	116.91	103.19	69
Pretax operating income + interest expense / Interest expense	1,510.13	1,479.01	62	741.84	2,733.67	42	952.31	2,016.32	49	1,218.68	1,968.54	47	1,121.41	2,898.75	52
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,386.84	1,667.11	59	662.79	1,374.36	41	860.60	1,539.23	49	1,038.52	1,632.83	47	965.38	1,369.37	48
Dividends + interest from subsidiaries / Interest expense + dividends	241.23	153.06	80	151.49	169.52	57	174.67	150.43	66	225.46	210.80	65	223.86	188.90	66
Fees + other income from subsidiaries / Salary + other expenses	0	12.78	34	0	15.95	30	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)		41.77			27.95			35.64			57.11			33.93	
Other Ratios															
Net assets that reprice within 1 year / Total assets	7.05	3.64	78	3.57	3.69	59	5.12	3.85	66	3.83	2.64	65	2.36	2.61	51
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.21			0.05			0.10			0.04			0.24	
Nonaccrual		0.96			0.97			1.03			0.54			6.54	
Total		1.17			1.02			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	2.56	0.03	94	2.76	0.05	93	2.65	0.05	93	2.74	0.10	92	2.92	0.24	91
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	2.56	0.03	94	2.76	0.06	93	2.65	0.05	93	2.74	0.10	92	2.92	0.25	91
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.04	1.79	44	0.03	2.90	40	0.03	2.66	40	0.02	5.62	32	0	5.50	12
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	36.76	78.46	22	70.16	73.92	53	55.58	81.10	34	41.66	57.84	40	42.25	57.26	35
Dividends declared / Net income	27.09	25.30	54	68.02	60.26	65	40.88	42.29	49	29.57	33.08	44	26.59	27.33	39
Net income – dividends / Average equity.....	9.42	9.64	56	1.64	1.15	42	5.06	4.14	62	8.46	6.46	79	9.67	7.33	79
Percent of Dividends Paid															
Dividends from bank subsidiaries	283.97	139.49	86	182.26	166.94	65	209.53	132.17	75	271.56	178.13	78	272.75	157.73	82
Dividends from nonbank subsidiaries	2.90	3.97	74	0	3.69	27	0	3.41	23	0	7.53	19	0	7.13	23
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	286.87	193.08	80	182.26	205.70	60	209.53	174.85	71	271.56	260.40	69	272.75	215.26	75
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	74.40	36.56	82	98.20	82.59	58	76.89	60.28	70	73.72	66.55	58	66.17	60.71	63
Interest income from bank subsidiaries.....	0	0.11	25	0	0.58	21	0	0.36	20	0	0.54	18	0	0.52	18
Management and service fees from bank subsidiaries	0	0.90	37	0	3.18	35	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46	0	0.01	46	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	74.40	38.35	80	98.20	98.26	56	76.89	62.88	66	73.72	69.36	54	66.17	63.43	57
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	125.47	54.17	77	0	52.25	20	0	56.39	15	0	82.95	12	0	51.40	0
Interest income from nonbank subsidiaries.....	0	2.35	32	0	7.62	32	0	7.38	32	0	20.25	26	0	18.56	0
Management and service fees from nonbank subsidiaries	0	0.63	39	0	1.87	40	0	0.86	39	0	1.92	38	0	2.96	0
Other income from nonbank subsidiaries.....	0	0.08	46	0	0.22	46	0	0.16	46	0	1.06	43	0	0.15	0
Operating income from nonbank subsidiaries	125.47	76.16	72	0	78.35	12	0	79.84	8	0	150.41	6	0	99.33	0
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		31			55.04			43.51			61.23			48.56	
Interest income from subsidiary holding companies.....		5.39			15.38			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	98.77	67.82	69	99.95	66.84	85	99.58	69.76	80	99.95	67.32	93	99.95	65.18	88
Interest income from bank subsidiaries.....	0	0.39	24	0	1.06	21	0	0.63	20	0	0.80	18	0	0.92	18
Management and service fees from bank subsidiaries	0	2.08	36	0	2.32	36	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	98.77	81.78	55	99.95	81.90	75	99.58	82.20	70	99.95	78.80	89	99.95	74.20	82
Dividends from nonbank subsidiaries	1.01	2.67	72	0	2.05	28	0	1.95	23	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries.....	0	0.35	37	0	1.11	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	1.01	6.48	60	0	6.25	20	0	4.70	16	0	7.29	11	0	7.64	14
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt	23.77	28.31	57	23.77	33.86	57	23.77	27.08	57	23.77	28.33	58	23.78	26.53	60